

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

STEPHEN C. MOLNAR

CHAPTER 13

CASE NO.: 1:20-02518

  X   Amended Plan 10/30/20

Number of Motions to Avoid Liens

Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$1,981.26 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$66,298.82 plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
11/2020	8/2025	\$1,108.92		\$1,108.92	
				Total Payments:	\$66,298.82

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE:
- ☒ Debtor is at or under median income.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ Enter text here. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☐ X No assets will be liquidated.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ Enter text here from the sale of property known and designated as Enter text here. All sales shall be completed by  (Date) . If the property does not sell by the date specified, then the disposition of the property shall be as follows: Enter text here
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: Enter text here

## 2. SECURED CLAIMS.

### A. Pre-Confirmation Distributions. *Check one.*

☒ None.

### B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None.

- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account
M&T Bank	Camper	0001
Select Portfolio	28 Charles Street	7422
USAA	2009 Toyota Highlander	

### C. Arrears (Including, but not limited to, claims secured by Debtor's

**principal residence). Check one.**

☐ None.

- ☐ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan
Foundation Finance Company	Water System	\$6,295.00		\$6,295.00

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None.

**F. Surrender of Collateral. Check one.**

☒ None.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☒ None.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$ 0 already paid by the Debtor, the amount of \$ 4,000 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$ Enter text here per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☐ None.

☐ The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

**B. Priority Claims (including, certain Domestic Support Obligations**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☒ None.

**4. UNSECURED CLAIMS.**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.**

☒ None.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☒ None.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.
- ☒ entry of discharge.
- ☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: Enter text here

Level 2: Enter text here

Level 3: Enter text here

Level 4: Enter text here

Level 5: Enter text here

Level 6: Enter text here

Level 7: Enter text here

Level 8: Enter text here

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS.**

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated:

/s/ James H. Turner  
Attorney for Debtor

/s/ Stephen C. Molnar  
Stephen C. Molnar

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.



IN RE: : **Chapter 13 Proceeding**  
STEPHEN C. MOLNAR : Case No. 1:20-02518

**TO ALL CREDITORS OF THE ABOVE-CAPTIONED DEBTOR:**

A deadline of **December 9, 2020** has been set for objections to the confirmation of the plan.

United States Bankruptcy Court Ronald Reagan Federal Building, Bankruptcy Courtroom (3 <sup>rd</sup> Floor) Third & Walnut Streets Harrisburg, PA 17101	Date: December 16, 2020  Time: 9:30 AM

Requests to participate in a hearing telephonically shall be made in accordance with Local Bankruptcy Rule 9074-1(a).

Date: October 30, 2020

/s/ James H. Turner, Esquire  
Turner and O'Connell  
915 N Mountain Road, Suite D  
Harrisburg, PA 17112  
(717)232-4551

**IN RE:** : CHAPTER 13  
**STEPHEN C. MOLNAR** : Case No. 1:20-02518

Case 1:20-bk-02518-HWV Doc 25 Filed 10/30/20 Entered 10/30/20 11:15:56 Desc  
Main Document Page 10 of 12

Label Matrix for local noticing  
0314-1  
Case 1:20-bk-02518-HWV  
Middle District of Pennsylvania  
Harrisburg  
Fri Oct 30 11:00:59 EDT 2020

Capital One  
PO Box 70884  
Charlotte, NC 28272-0884

Discover  
PO Box 6103  
Carol Stream, IL 60197-6103

Foundation Finance  
PO Box 3148  
Hicksville, NY 11802-3148

Lowe's  
PO Box 981064  
El Paso, TX 79998-1064

Brian Nicholas  
KML Law Group, P.C.  
701 Market Street  
Suite 5000  
Philadelphia, PA 19106-1541

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Quantum3 Group LLC as agent for  
Comenity Bank  
PO Box 788  
Kirkland, WA 98083-0788

Sportsman's Guide  
PO Box 659569  
San Antonio, TX 78265-9569

TD Bank USA, N.A.  
C O WEINSTEIN & RILEY, PS  
2001 WESTERN AVENUE, STE 400  
SEATTLE, WA 98121-3132

Barclays  
PO Box 13337  
Philadelphia, PA 19101-3337

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
PO Box 71083  
Charlotte, NC 28272-1083

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

Foundation Finance Company  
C/O Weinstein & Riley, PS  
2001 Western Avenue, Ste 400  
Seattle, WA 98121-3132

(p)M&T BANK  
LEGAL DOCUMENT PROCESSING  
626 COMMERCE DRIVE  
AMHERST NY 14228-2307

ONEMAIN  
P.O. BOX 3251  
EVANSVILLE, IN 47731-3251

Pennsylvania Department of Revenue  
Bankruptcy Division  
P.O. Box 280946  
Harrisburg, PA 17128-0946

Select Portfolio Servicing  
3815 S West Temple  
Ste 2000  
Salt Lake City, UT 84115-4412

Stern & Eisenberg, PC  
1581 Main Street, Suite 200  
The Shops at Valley Square  
Warrington, PA 18976-3403

Target  
PO Box 660170  
Dallas, TX 75266-0170

CREDIT FIRST NA  
PO BOX 818011  
CLEVELAND, OH 44181-8011

Charles J DeHart, III (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036-8625

Firestone/Credit First NA  
PO Box 81344  
Cleveland, OH 44188-0001

Daniel Philip Jones  
Stern & Eisenberg PC  
1581 Main Street  
Suite  
Warrington, PA 18976-3403

Stephen C Molnar  
28 Charles Street  
Highspire, PA 17034-1014

Onemain  
PO Box 742536  
Cincinnati, OH 45274-2536

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Rebecca Ann Solarz  
KML Law Group, P.C.  
701 Market St.  
Suite 5000  
Philadelphia, PA 19106-1541

Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

James H Turner  
Turner and O'Connell  
915 N Mountain Road  
Suite D  
Harrisburg, PA 17112-1793

U.S. Bank National Association  
c/o Select Portfolio Servicing, Inc.  
P.O.Box 65250  
Salt Lake City, UT 84165-0250

U.S. Bank National Association, as indenture  
c/o Stern & Eisenberg  
1581 Main Street, Suite 200  
Warrington, PA 18976-3403

USAA  
PO Box 65020  
San Antonio, TX 78265-5020

USAA Federal Savings Bank  
Robertson, Anschutz, Schneid & Crane LLC  
10700 Abbotts Bridge Road, Suite 170  
Duluth, GA 30097-8461

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101-1722

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

M&T Bank  
PO Box 64679  
Baltimore, MD 21264-4679

Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Foundation finance company

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	1
Total	35